



Docket No. 129-24-002

2164
JLW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dominic Greco

Serial No. 10/056,241

Examiner: Joann Stewart

Filed: January 22, 2002

Group Art Unit: 2164

Title: METHOD, APPARATUS AND SYSTEM FOR CONTROL AND ASSESSMENT OF RISK IN COMMERCIAL TRANSACTIONS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUBSTITUTE POWER OF ATTORNEY

Sir:

BIG FINANCE AND INSURANCE SERVICES, INC., a California corporation and assignee of record of the entire interest in the above patent application, hereby revokes all prior powers of attorney, and appoints all practitioners associated with Customer Number 23935, all members of the Bar of the State of California, located at 555 St. Charles Drive, Suite 107, Thousand Oaks, California 91360, Telephone No. (805) 373-0060 as its attorneys with full power of substitution and revocation, to prosecute said application, and to transact all business in the United States Patent and Trademark Office in connection therewith.

Please address all communications relating to the present application to the attention of Anna M. Vradenburgh at Koppel, Jacobs, Patrick & Heybl at the above address.

BIG FINANCE AND INSURANCE
SERVICES, INC.

Dated: JUNE 30, 2004

By [Signature]
Title VP GENERAL COUNSEL

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

July 6, 2004
Date

[Signature]
Jennifer Jirkovsky